



County of Roanoke

FINANCE DEPARTMENT PURCHASING DIVISION

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June 22, 2007

ADDENDUM 3

REQUEST FOR PROPOSAL

RFP CP #0764

for

Group Dental Insurance Program

DUE DATE

July 9, 2007

3:00 PM

(Local Prevailing Time)

**June 22, 2007
Group Dental Insurance Program
RFP CP #0764**

ADDENDUM 3

The following questions have been submitted. Please note our responses in bold following each question.

ADDENDUM 3

Questions received from carriers with reference to the Roanoke Valley Consortium RFP and responses provided.

1. The RFP requests a passive PPO plan. Would the consortium be open to an indemnity plan with benefits based upon 80th percentile UCR?

Answer: The Consortium requests the best plan a carrier can offer based on the carrier's network and plan design. They are open to an indemnity plan as described.

2. Can the consortium be written on separate policy numbers for each participating employer?

Answer: It depends on how separate policy numbers would affect reporting, experience, renewals, etc. Please indicate reasons why needed and deviations in your response.

3. The RFP requests the quote net of commissions. Will commissions be payable?

Answer: Commissions are not payable.

4. The Delta Dental plan pays nonparticipating dentists using a Nonparticipating dentist allowance. How is that allowance determined? For example, is it the same as the amount allowed for premier providers, based on some percentile UCR, a set schedule?

Answer: We are waiting an explanation from Delta Dental and will forward when received.

5. Please explain what you are looking for in item 3 on page 17 of the RFP.

Answer: Enrollment estimates should be based on each carrier's network access and not the current enrollment.

6. The UCR chart in Appendix C has a column for "frequency". Are you looking for UCR amounts?

Answer: Yes

7. Please provide premium and claim experience for Ameritas. We do not see the referenced PDF.

Answer: Ameritas claim experience was forwarded 6/20/07.

8. The Delta experience is for 2007 YTD. Please clarify the ending date of the experience provided. Can you also provide premium history for Delta?

Answer: Experience through 3/31/07. Additional premium history will be forwarded shortly.

9. For Delta and Ameritas please provide # covered employees and paid claims by month.

Answer: Will be forwarded shortly.

10. The questionnaire requests recent ratings. Are there minimum rating requirements to be awarded the business?

Answer: WIS requires that ratings be disclosed to our clients during the RFP process.